R E M A R K S

It is respectfully requested that the above noted amendment to the drawings and specification be made under the provisions of Rule 312. The requested changes are for the purpose of correcting informalities and/or inconsistencies in the drawings and in the language of the specification. Care was taken not to add any new subject matter. Due to the nature of the changes requested, there should be no additional searching or other significant amount of time required of the Examiner in the review and entering of this Amendment.

Submission of the drawings under Rule 312 is believed to be permissible since no additional searching or time need be spent by the Examiner in charge of the prosecution of the subject application.

Attached hereto is a marked-up version of the changes made to the specification by the current Amendment. The attached page is captioned **"Version with markings to show changes made."**

Respectfully submitted,

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By:
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Reg. No. 37,884

Dated: August 22, 2001

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Applicant: John D' Agostino
Serial No.:   09/231,745
Filing Date: January 15, 1999
For: SYSTEM AND METHOD FOR PERFORMING SECURE CREDIT CARD
                PURCHASES

<u>VERSION WITH MARKINGS TO SHOW CHANGES MADE</u>

<u>In the specification</u>:

Paragraph beginning at page 15, line 4, has been amended as follows:

The verified customer thereafter and preferably within a time limit to be determined by the customer and pre-coded in association with the transaction code, will directly or through an authorized representative communicate the transaction code to the merchant as at 24. The system and method of the preferred embodiment of the present invention contemplates that only the verified customer will transmit the generated transaction code to the merchant in the case of a remote commercial transaction, thereby limiting knowledge of the transaction code to those parties having a need to know. Of course, however, as the transaction code will generally have a limited value as [defied] <u>defined</u> by the verified customer when obtained, the verified customer may designate an agent or other entity to act as the customer on his/her behalf, with the amount of potential liability to be experienced by such a transaction to be limited to the amount defined by the verified customer when obtaining the transaction code.
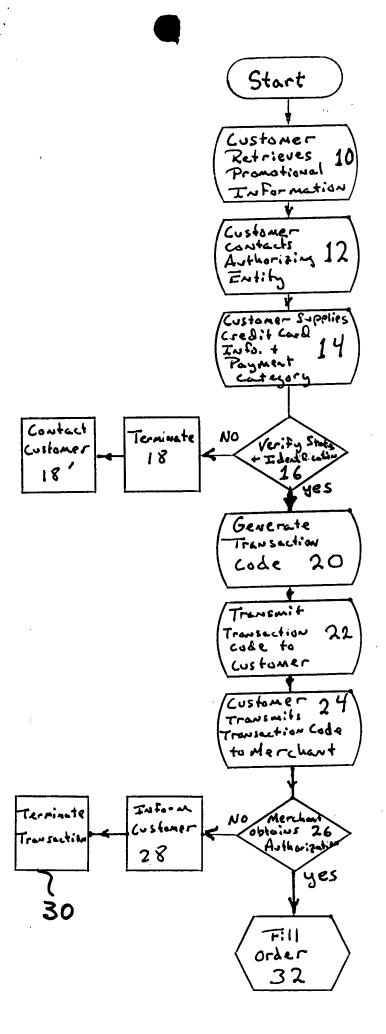
4

Fig 1

Start

Customer Retrieves Promotional Information 10

Customer Contacts Authorizing Entity 12

Customer Supplies Credit Card Info. + Payment Category 14

Contact Customer 18'

Terminate 18

NO

Verify State + Identification 16

yes

Generate Transaction Code 20

Transmit Transaction Code to Customer 22

Customer Transmits Transaction Code to Merchant 24

Terminate Transaction

Inform Customer 28

NO

Merchant obtains Authorization 26

yes

30

Fill Order 32